New York Stock Market

vance, the stock market to-day bemildly reactionary, and gave some Andications of an overbought condition, just as for weeks before it had shown contrary symptoms. Prices receded quite generally through the list of speculative stocks, although in most issues a large part of recent gains was retained. There was no severe pressure in spite of the lesses which were sustained, but the support offered was of so indifferent a mature as to indicate that the market had been filled with stock to its absorptive capacity, in the effort to take the profits accruing from the rise of the past week. The reaction might also be ascribed in part to the extensive reduction of the short interest which endocavored with more or less success to depress prices during the previous mouth. Covering by this element, resulting in smart all around recoveries, has restored stocks to a level from which it may be disturbed again by a renewal of bear activities.

Marked exceptions to the backward tendency of to-day's market were the coalers, particularly Delaware and Iludson and Lehigh Vailoy, both of which advanced sharply as a result of reports that these and allied concerns are considering reorganization of their coal properties after the manner of the Lacakawanna. Although the circulation of these reports brought forth official denials that such a steps were at present under way, the stocks were marked up materially on the theory that, should such action be taken shareholders would receive valuable "rights." The appearance of strength which the advance in these issues gave to the market early in the day was used to good advantage to distract aftention from realizing in the more accomingness to the stocks. condition, just as for weeks before

bonds Sales of two bond issues, as gregating about \$17,606,000, were reported to-day. The output of railroad bonds, notes and stock in the month just closed was more than \$150,000,000, whereas, in March the total was placed at only slightly above \$40,000,000.

Fractically all of the local trust companies have reduced their interest rates because of large money supplies. Some of these institutions have allowed as much as 3 per cent, and this rate in many cases has been cut to 2, while others have reduced the amount to 1 per cent. The bond market continued active to-day, and prices were firm. Total sales, par value, \$2,731,000 United States bonds were unchanged on call. Total sales for the day, 251.—800 shares.

New York, May 2—Money on call steady, 21.4621.2 per cent.; ruling rate, 21.4; closing bid, 21.8; offered at 21.4 per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.8; offered at 21.4 per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.8; offered at 21.4 per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.8; offered at 21.4 per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.8; offered at 21.4 per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.5; offered at 21.4 per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.8; offered at 21.4; per cent. Time loans slightly firmer; sixty days, 21.2 per cent; ruling rate, 21.4; closing bid, 21.5; offered at 21.4; per cent. Time loans slightly firmer; sixty days, 21.5 per cent; ruling rate, 21.5; bid slightly at 21.5; offered at 21.4; per cent. Time loans slightly firmer; sixty days, 21.5 per cent; ruling rate, 21.5; bid slightly days, 21.5 per cent; ruling rate, 21.5; bid slightly days, 21.5 per cent; ruling rate, 21.5; bid slightly days, 21.5 per cent; ruling rate, 21.5; bid slightly

RICHMOND STOCK MARKET.

By Richard W Maury, ock and Bond Broke, 105 E. Main Street, Richmond, Va., Voy 2, 1911.

1315. Hallway and Power To, pfd-	-S at
STATE SECURITIES. BM	
Virginia te cua c	
Va Centuries 2-8, C. and R. 1902. SAN	
Distriction	841;
RAILEGAD BONDS.	
A. C. L. R. R. CCB. Tr. 4 p. c. 56 C. and O. Gerl M. 48s, 1562. 101 Georgia, Sou and Fla. 1945. 166 Georgia and Ala Con. 8s, 1945. 165 Georgia and Ala Con. 8s, 1945. 165 Norfolk and West, Ry. 4s, 1966. 94 Seabourd Aly Line 4s, 1850. 17	
C. and O. Gen'l M. 448, 1962 101	***
Georgia, Sou, and Pla., 1945 166	***
South and Ala Con. 58, 1945 196	100
Seaboard Alf Line 4s, 1850. 37	
Seabhard Addison 4s, 1950	
Seaboard Air Line 4s, 1500. 57 Seaboard Adjustment is, 1915. 704 Southern Eallway 1st 5s, 1954. 165 So. R. Dev, and G. M. 4s, 1565. 70 Western N. C. 1st 6s, C. 1914. 166 STREET RAIL WAY.	
So R. Dev and C 14 58, 1991 106	
Western N C 1st 6s C 1505 70	
STPERT DAIL TO 1016 165	
Nor. and Ports Trac, Co. Ss. 1936 spail	
Va. Hy. and Power Co 5s, 1934 504	9.1
STREET RY, STOCKS D.	204,74
Va. Rv. and Domes co.	
Va. Hy, and Power Co. com 160 21	***
	46
Atlanta Coordinate Stocks, Par	
Atlantic Coast Line com160 124	222
Chesapeake and Ohio	***
P. F and P Die Com 100 105	1000
Norfolk and Western com 100 14 R. F. and P. Dic Oblig 100 150 Southern Railway 150	275
Southern Railway com	14.
BANK AND TRUST CO. STOCK	100
THE THESE CO. STOCK	
Broad Street	
Bank of Commerce and Trusts 100 125	***
First National 100 1745	100
Merchants Nations	

Favings Bank & Richmond 35 66	400
Virginia Trust Company	***
INSURANCE COMPANIES	***
Victoria tra	
Virginia Fire and Marine Ins., 15 69	
MISCHILLANDOR	Hote A
VaCar Chem, ped F p. c. 166 121 VaCar Chem 2011 110 62 VaCar Chem, pri Mori 5a 1523, 126	
VaCar, Chem cam	
Va. Car. Chem. at Mort fa 1923 105	414

Thomas Branch & Co.

(Established 1838.)

Quotations for interest paying bonds are

New York Stock Exchane MEMBERS Private Wires to

Principal Markets

Official Range and Sale of Stocks in New York.

	63	100	11/22/21	110000076		Min. Day			ACTESTINA
SALES.	By THO	MAS I	RANC Bid. A	H &	CO., Bankers and Brokers.	564803	SALTEST		1000
Open.	digh.	Low.	Closi					Bld. As	sked.
240 Amer. Linseed Off, pfd., 32	32	32	31	3214	con leadann Open	High.	Low.	Closin	
American Tomeeed On plus as		92				18%	1814	1814	1836
American Locomotive	***	1744	3714	3814	Control Dot O- Mel. DIM	6134	6114	61	5134
Amer, Locomotive, pfd	***	444	10416	10614	THE MEL MIRTIDE COM	No. of the last	0474		
200 Amer, Malt Co., pfd 34	31	34	3316	323	AN International Paper 1017			435	6
Low American Can 1086	10%	1034	1046	1034	300 Internat. Paper, pfd 47	101/4	10	94.2	1014
2.300 Amer. Beet Sugar, com., 46	46	451,	15	451,	1 260 15 augus City Pr. pra 47	47	47	4635	47
A C I of Comm.	1	40.1				35	3414	3114	35
1 Sen A. C. I. of Conn	121	10.00	237	241	4. O Lenka Valley 175	17616	17604	175%	176
1,500 American Can, pfd 80	\$654	8556	8516	8576	1. 10 HSVIII and Nashvilla 14632	14656		146	
300 Amer. Car and Foundry, 5314	5334	53	53	535	Manhattan	14072	146%		146%
Am. Car and Foun., pfd			115	11615	700 Mo France and The	***	***	135	138
1,30) American Cotton Oll 5412	5634	6414	5634	56%	700 Mo., Kan, and Texas 3338	33%	33	3214	3314
00 Am. Agr. Chem., com 57	581	57	5735	34	Mo., Kan, and Tex., ptd.,	-		66	67
Allis-Chalmers	190.58	94			8,000 Missouri Pacific 5036	5014	4916	4916	4931
100 1111- 611-1	723.1	1888	100	71/2	ion National Lead 522	524	5234	523	63
100 Allis-Chalmers, pfd 2815	2514	2514	28	31	670 New York Central 10736		107	107	10736
6,100 Amalgamated Copper 63%	6233	63	6314	6314	7.100 N. Y., Ont. and Western 41%	10715			
10,549 Atchison 1090	110	100	10074	110	300 Norfolk and Western 105%	4334	4185	423%	43
Atlantic Coast Line		3300	12414	125	See Station and Western 105%	10634	105%	10631	107
5.600 American Smelting 76%	7076	7514	7514	7554	5,500 Northern Pacific 125%	12584	1243;	125	12514
American Sugar	10:3	1959			100 Pacific Mail 25% .	2674	25.76	2416	2534
tion Vines med Sugar	2000	2.55	1184 _R	119	20 Pennsylvania 19532	126	12564	12514	126
1,100 Amer. Tel. and Tel. Co., 14614	14654	14614	14611	14636	100 People's Gas 1054				
36 American Tobaco, com., 451	455	454	451	456	200 Pressed Steel Car 3274	1004	105%	1(634	106
109 American Tobaco, pfd., 973;	973	970	9716	98	Daniel Circuit Call 33 18	3236	32760	324	33
100 Anaconda Copper 371.	251	381	281	2516	Pressed Steel Car, pfd		****	101	103
500 Baltimore and Ohio 10594	100%				200 R'y Steel Spring, com 33	33	33	3216	33
1,30 Brooklyn Rapid Transit 731,		1000%	10514	10514	many requiring	167	18684	15614	15634
me Control teaple transit 7318	7916	7854	7815	1000	300 Republic Iron and Steel 301/	3244	3216	32	3216
210 Central Leather, com 274	2714	2714	2714	28	100 Republic I. and S., pfd., 95			24.75	
10,850 Canadian Pacific 2851,	235 %	2314	23414	23415	7.800 Rock Island 2946	96	96	9444	951
130 Crucible Steel, ofd 82%	5214	8154	69	8214	Pro the de la latin de latin de latin de la latin de latin de la latin de latin de latin de latin de la latin de l	3015	2011	30	3014
100 Chi. and Northwestern., 14514	14515	14514	145	14516	20 Rock Island, pfd 61	6114	6036	6035	6116
20 Colorado Fuel and Iron 30	30				Sloss-Sheffield		CENTRAL I	4914	61
100 Colorado and Southern., 55		30	30	3036	2,700 Southern Pacific 11616	11614	11534	1157a	116
600 Committee and Southern. bo	55	56	51	99	1.969 Southern Rallway 275g	2734	27%	2714	27%
900 Consolidated Gas 145%	14574	144%	14416	145	250 Southern Rallway, pfd., 64				
2,500 Chesapeake and Ohio 81%	82	12	8114	8184	20 Standard Oil 675	61	61	61	6134
200 Chicago Great Western 21	2131	2116	213;	22	1 100 100 100 100	677	675		677
3.500 Chi., Mil. and St. Paul., 12214	12214	121	12116	12114	1.100 Tennessee Copper 37%	3774	3714	373/2	3735
915 Crucible Steel Cor., com 14%	1134				900 Texas Pacifi 2744	2714	2616	2674	2714
2.800 Delaware and Hudson., 170		13%	1376	14	40, 60 Union Pacific	179	1781	17814	17814
and the grade and thousant. The	17214	169 74	170%	17114	100 United States Rubber 41	41	41	401/4	41
2.000 Den. & Rio Grande, com 28%	239	2014	28	29	62,300 United States Steel 7614				
2.800 Den. & Rio Grande, pfd 66	1111	6314	6434	651	1 500 United Civitas Chest well ties	76%	1004	76	7614
200 Distillers' Sec Cor 2514	2514	3514	31%		1.200 United States Steel, pfd 1194	11934	1191		11914
3.600 Erie 30%	303;	304	3054	DO GO	14.80 VaCar. Chemical 63	6314	6214	6311	6314
200 Eric, 1st pfd 485,				257774	vaCar, Chemical, pid.,		207010	123	126
Part title and seconds 45%	182	4814	48	4814	400 Wabash 1614	1614	16	16	1616
Fed. Min. and Sm., pfd.,	777	***	60	65	1,500 Wabash, pfd 36%	3714	3614	3614	
1.30) General Electric 1683;	158%	15784	15814	1684;					37
1,500 Great Northern, pfd 12774	128	12714	1274	1274	100 Western Union 73	73	73	7234	7314
700 Grt. Northern Ore Cifs., 6184	6154	61	6014		300 Va. Ry. and Power Co., 4444	44%	-11	a	44
160 Illinois Central 138	138	138		6116	Total sales for day,	377,000.		La Pacific	CASSES
	8100	103	138	135%		SCHOOL STATES			57 25
							21.00		-

steels were at present under way, the stocks were marked up materially on the theory that, should such action be taken shareholders would receive valuable "rights." The appearance of strength which the advance in these issues gave to the market early in the day was used to good advantage to distract attention from realizing in the more prominent stocks. American Cotton Oil, which has been weak for rome time in anticlepation of a possible dividend reduction, moved upward quickly to-day when the directors declared the usual payment on the shares.

Bearish sentiment was fostered by the official statement that the orders of the United Steel Corporation during April averaged about 10,000 tons a day test than in the previous month, and were the lowest of the year. Shipments are believed to have been considerably in excess of new business in April, so that it appears not unlikely that the unfilled orders at the end of the month were lower than at the last of March.

Some of the local banks were again extended the point of embarrassment, and may be expected to give further stimulus to the hond market, A few financial plans of no mean proportions are reported to be in the making, but their exact form has not yet been determined. These issues probably will be marketed to a considerable extent in London and Paris. The French capital, according to advices received to-day, is more kindly disposed at present toward short term notes than bonds. Sales of two bond issues, aggregating about \$17,000,000,000 were reported to-day. The output of railroad forms, notes and stock in the month just closed was more than \$150,000,000.

closed er	ıry.	opened b			at the
		Open.	High.	Low.	Close.
		15.23			15.13
dune		15,33	15,33	15.32	15.25
July		15.31	15,43	15.39	15,31
August		11,5	14.55	14.53	14,52
Septembe	17	13.71	13,72	13.66	23,65
		13.11		13.10	17,10
Novembe	r	** **** ***		5799	13.03
Decembe	r	13.64	13,10	13.00	13.70
January			13.65	12.98	12.97
Marie		13.15	13.19	13.12	13.07

Pork-Steady, Petroleum and Tallow-Steady, Rosin-Quiet, Turpentine-Easy, Molassoa-Steady, Rice-Quiet, Sugar-Raw, teady refined, Steady, Coffee-Fritures closed threly steady and tachanged to 6 points ower. Spot. steady, Ric. No. 7, 11%c.; Sancson, No. 1, 17%c.; mild, quiet; Cordova, 15% on nominal limiter, Cheere and Eggsticked; and unchanged, Petatoca-Irregular; fermida pet barrel, \$2,509.5.00. Cabbages—Veck; Southern cratt, 5c. 481.25. Freights and Peanuts.

of Peanuts.

'Ottopreed oil was barely stoady in face
'I're nivance in lard, owing to the scat'ed commission house selling and lack of
'ill support Putures closed unchanged to
points not lower, May, 6,23-6,21; June,
'54-503, July, 6,39-6,25; August, 6,33-6,33;
premier, 6,33-6,32; prime crude, 5,29-6,37;
o summer velow, 6,35-6,37; do, winter yelw, 6,36-6,80; prime summer white, 6,30-6

CHICAGO GRAIN MARKETS.

CHICAGO GRAIN MARKETS.
Chicago, Ill. May 2.—An artificial bulge of 18 x 13 x 2 for May wheat to day frightened shorts in all the other points, atthough puriness in the other points, atthough puriness in the chip representation of the chip of the session left corn 18 to The leading futures ranged as follows:

		Open	High.	Low.	Close
May		52	9516	92	56
June		5715	1914	3714	8914
July		5574	Sala	\$514	1914
Sept.			SRA	\$754	8484
Dec.		593,	8976	5944	89%
COHN-					
May		6314	54	53	5314
July		. 5276	6314	62%	53
Sept.	************	5324	5374	53%	5341
DATS-					1000
May		3176	3234	3134	3234
July			2244	321	0214
Sept.		32	2214	317.	32
MESS	PORK-Per	bbl.	1 144-57	110000	
May		15.65	15,75	16.65	15.76
July		15.10	15/17	15.10	15.15
Sept.		.14,85	14,92	14.59	14.50
LARD	-Per 100 lbs	S			
May	**********	8.62	8.65	5.02	8.05
July		8.15	8.17	8.15	8.15

OPEN AN ACCOUNT WITH

The Union Bank of Richmond 1107 EAST MAIN STREET. \$1.00 MAKES A START. 3 PER CENT. INTEREST

18	RICHMOND GRAIN MA	RKET.	
10	Richmond, Va., M.		1
10	WHOLESALE QUOTATIONS O	N 'CHA	NGE.
	No. 2 red, Western No. 2 red, Virginia	93	97
11	No. 2 red, Virginia	51	
rt	No. 3 red	થ	
1-	Virginia (bag lots)	85 6	95
	CORN-CHT 1015.		
	No. 2 white	6114	
v	No. 3 white	6015	
r.	No. 2 mixed	55.600	61
1-	No. 3 mixed	60	
	Virginia (bag lots)	60 22	43
10	OATS-Car lots.		
-	No. 2 mixed	36	
y	No. 3 mixed	n.	3514
d	No. 2 white	3314	
	No. 2 white		3714
90	Winter seed (hag lots)	Nomina	1
11	RYE-Car lots.		
	No. 2	a	50
	No. 3 Virginia (bag lots)	9	1
1	Virginia (bag lots)	G2	52

CATTLE MARKETS.

CATTLE MARKETS.

RICHMOND LIVE STOCK MARKET. (Sales at Union Stock Yards.)

Richmond, Va., May 2, 1911.

Report of the live stock market for the eek ending May 1:

Receipis—Cattle, 360 head; calves, 127 head; heep, 195 head; hogs, 760 head.

Best steers, &c.; medium to good, 54,654c.; common to fair, 45,65c.; common to fair, 364c.; mills, 23,645c.; head; alves, 197-2c.; common, 5,96c. Cows and alves, 197-2c.; common, 5,96c. Cows and alves, 198-75c.; common, 5,96c. Cows and alves, 198-75c.; common, 5,96c. Cows and alves, 198-75c.; common, 5,96c. Cows and live, 198-75c.; sheep, 367-2c.; common, 5,96c.; sheep, 367-2c.; fail iambs, 59/54c.; best spring lambs, 99c.

Chicago, Ill. May 2.—Cattle—Receipts 2.000 head. Market steady. Beeves, 15-9.45. Text as steers, \$4.09.5.00; isockers and feeders, \$4.50.00 head. Gets, \$4.95.45; cows and heiters, \$2.400.650; caives, \$4.95.55. Hogs—liceipts 12.600 head. Market steady at early advance. Light, \$5.75.95.15; inixed, \$5.75.00 heavy, \$5.50.95.600; rough, \$5.50.95.75;

\$5.40; lambs, native, \$1.25 \$6.10; Western,

DARK STEMMING-NEW

	BROWN SHIPPING-NEY	V	11.00
	Lugs 5.	50 G	
JP.	Long leaf 9.		12.00
Щ),	Wrappers 10.	00 07	12.50
	BRIGHTS.		
	SMOKERS-Common 7.	00 a	5.50
	Medium		11.00
	Fine		
	CUTTERS-Common 12.		12.50
	Medium 14.		16.50
	Fine 17.		
	Fancy		16.00
			20.00
	Good		
	Fine		16.00
	WRAPPERS-Common 15.		17.00
4	Medlum 15.	00 67	20.00
iii.	Good	00 51	30,00
4	Fine 32.	50 67	37.50
	Fancy 40.	00 0	45.00
	SUN-CURED-NEW.		
	Lugs, common to good 5.	50 @	7.00
	Lugs, good to prime 7		
	Short leaf 9		
	Long leaf		14.00
	Wrappers		
	Primings 1.		
8			4,00
t			

MISCELLANEOUS MARKETS.

DRY GOODS MARKET. DRY GOODS MARKET.

New York, May 2.—Cotion goods were quiet and firm for the day. Sliks were very quiet in the primary markets. Export trade is fair with the smaller ports. Yarns continued steady. Reorders on men's wear quiet.

MARINE INTELLIGENCE

PORT OF RICHMOND, MAY 2, 1911.

RICHMOND TOBACCO MARKET.

Richmond, Va., May 2, 1911.

Brights-Market continues firm with light

BROWN SHIPPING-NEW.	Q	11.00
Lugs 5.50	G.	7.54
Short leaf 7.50	ĕ	9.00
Long lenf 9.00	4	12.60
Wrappers 10,00	96	12 50
BRIGHTS.	Maria	
SMOKERS-Common 7.00	1111	1001
	n n	5.40
	CI	11.00
Table 1 and	a.	13.00
	a	12,50
Fine 14.00	er	16.50
	41	16.00
Fancy	QT	20.00
Fill-ERS-Common \$.00	9	10.00
Medium 11.00	1	12.60
Good12.80	44	13.50
Fine 14.00	40	16.00
WRAPPERS-Common 15.00	2	17.00
Medlum 15.00	110	20.00
Good 25,00	51	30,00
Fine 32.50	67	37.50
Fancy 40.00	ű.	45.00
SUN-CURED-NEW.		
Luge, common to good 5.56	Colonia.	
Lugs, good to prime 7.50	OF.	7.00
Short leaf 9.60	13	8.50
10,000	1	11.00
	4	14.00
Wrappers 14.00	47	26.66

PEANUT MARKET.

S. E. BURGESS, D. P. A., 920 E. Main St. 'Phone Madison 455

Chesapeake & Ohio Railway

Chesapeake & Uhio Kaliway

9:00 A. | Daily-Fast train to Old Point.
4:09 P. | Newport News and Norfolk.
1:40 A. Daily-Local to Newport News.
6:00 P. Daily. Local to Old Point.
8:30 P. | Daily. Local to Old Point.
8:30 P. | Daily. Local to Old Point.
8:30 P. | Chicago and St. Louis. Pullmans.
6:15 P.-Daily.-Western Express. Pullmans.
6:15 P.-Daily.-Western Express. Pullmans.
6:15 P.-Week days. Local to Gordonsville.
8:30 A.-Daily.-Charlotteaville. Week days.
6:15 P.-Week days. Local to Gordonsville.
8:16 P.-Week days.

NORFOLK SOUTHERN

6:06 P. M., 5:40 P. M.

RICHMOND AND CHESAPEARE BAY

RATLWAY COMPANY.

Schedure of electric trains to and from
Ashland, stepring at intermediate stations
upon signal: I.v. Richmond (Broad and
Laurel Sta.), 5:45, 5:710, 8:100, 9:10, **10:10,
11:10 A. M.: 1:10, 2:10, 2:10, 4:100, 5:10, 6:10,
7:10, 5:105, 10:10, 1:45 P. M. Lv. Ashland,
7:55, Tb. 8, 9b, 80, **11 A. M. **12 M., **12
2, 3, 4, 6b, 6, 7, 8, 9b, 11 P. M.

Dally except Sunday. **Sunday only,
bCarries baggage.

\$3,000,000 Guarantee

Against Loss Offered by the Stockholders to Depositors in the

NATIONAL BANK OF VIRGINIA.

CAPITAL \$1,200,000.

E. B. Addison, E. L. Bemiss, T. H. Ellett, H. Theo. Ellyson, Geo. L. Christian,

Incorporated 1865.

STOCKHOLDERS' LIABILITY \$1,200,000.

In addition, the stockholders have placed the management in the hands of the following Board DIRECTORS: R. G. Rennolds, W. M. Habliston, Benj. P. Alsop, B. Rand. Wellford,

T. C. Williams, Jr., E. C. Laird, . Jno. Garland Pollard, W. P. Glinn, Eppa Hunton, Jr.,

J. G. Tinsley, Ino. T. Wilson, Ias. A. Moncure, Ino. Skelton Williams, F. D. Williams.

SURPLUS \$600,000.

OFFICERS:

JON. SKELTON WILLIAMS, Vice-President.

W. M. ADDISON, Cashier.

O. S. MORTON, Assistant Cashier.

JOHN TYLER, Assistant Cashier.

J. M. BALL, Jr., Assistant Cashier.

WILLIAMIT. REED, Vice-President.

3% Interest Paid in Savings Department

Steamboats.

ACCOUNTS SOLICITED.

OLD DOMINION LINE

Merchants and Miners Transportation Co.

Norfolk to Boston, Mass., and
Providence, R. I.
Steamers leave Norfolk for Boston, Sun.,
Tues, and Frl.; for Providence, Mon., Wed,
and Sat, at 7 P. M. Passengers and freight
taken for all sew England points. Tickets
on sale at office C. & O. Ry., N. & W. Ry.
S. II. Bowman, 78 East Main, and Richmond
Transfer Co., 80 East Main.

"Ask Mr. Bowman"

About his "Virginia House Party on Wheels" to YELLOWSTONE PARK and the Pacific Coast. Personally conducted by Samuel H. Bowman, Tourist Agent 708 E. Main St., Richmond, Va.

AZORES BY FABRE LINE LISBON Weekly Approximate by the newest, largest, finest and lines French steamers in MEDITERRANEAN Trade W. ELWELL & CO., Gen'l Agts. 17 State St., N. Y.

Raffroacs.

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond | Arrive Richmond

ACCOMMODATION TRAINS-WEEKDAYS.

*Daily. †Weekdays. {Sundays only. All trains to or from Byrd Street Station (except trains leaving 4.50 a. m. and arriving 13.50 night) atop at Elba. Time of arrivals and departures not guaranteed. Read the signs.

SOUTHERN RAILWAY

Lv. Norfolk: '8:35 and '11 A. M., '9 P. M., for Eastern Carolina and the South. Lv. Raieigh: '6:16 A. M., '18 and '9:18 P. M., for Eastern Carolina and Norfolk. Puliman Sleeping Cars between Norfolk. Raieigh; also Goldsboro and Norfolk. '9hally Lianly Ex. Sun. C. D. Liegrand Norfolk. Bank, 'Phone Monroe 1827, Riohmond. W. W. CRONTON, G. P. A. Norfolk, Va.

W. W. CRONTON, G. P. A., Norfolk, Va. SEABDARD AIR LINE, Southbound trains scheduled to leave Richmond daily: 9:10 A. M.—Local to Norlina, 1:20 P. M.—Sleepers and coaches, Atlanta, Birmingham, Savannah, Jacksonville and Florida points, 9:50 P. M.—Sleepers and coaches, Savannah, Jacksonville and Florida points, 11:13 P. M.—Sleepers and coaches, Atlanta, Birmingham, Memphis and the Southwest, Northbound trains scheduled to arrive in Richmond daily: 6:33 A. M., 7:22 A. M., 5:60 P. M., 6:40 P. M.

Richmond & Petersburg Electric Railway

A Cordial Invitation TO OPEN

A CHECKING ACCOUNT

With this strong, successful institution is extended to all who desire to establish banking connections.

A savings account is the safest of all investments payable on demand with interest added at

Compounded Semi-Annually

Open an account now and watch your savings grow day by day.

Bank of Commerce and Trusts,

Mutual Building

ART THE TARE THE TARE THE INCORPORATED 1832 The Virgina Fire & Marine **Insurance Company**

OF RICHMOND, VA.

Assets January 1, 1911, - - \$1,590,315.55 Net Surplus January 1, 1911 - 577,288.33

Surplus to Policyholders WM. H. PALMER, President W. H. McCARTHY, Secretary

E. B. ADDISON, Vice President

CONTRACTOR CONTRACTOR

Are YOU Doing Your Share in Building a **GREATER RICHMOND?**

Virginia State Insurance Co.

Phone Madison 4000.

PATRONIZE THE

Organized 1865. HOME OFFICE, - - FIFTH AND MAIN STREETS.

BROAD STREET 303 EAST BROAD STREET. Temporary location during construction of new banking house.

Capital Surplus and undivided Profits . W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.

PERSONAL AND BUSINESS ACCOUNTS SOLICITED.

With assets of over \$1,700,000, every inducement consistent with sood I anking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

Railroads.

Atlantic Coast Line EFFECTIVE APRIL 4, 1811. TRAINS LEAVE RICHMOND DAILY.

or Florida and South: 1:00 A. M., 8:15 A. and 7:35 P. M., or Nortock: 9:00 A. M., 8:00 P. M., 4:16 For Nortonic 9:00 A. M., 3:00 P. M., 4:18
For N. & W. Ry, West: 8:18 A. M., 9:00 A.
M., 3:00 P. M. and 9:20 P. M.
For Petersburg: 1:00 A. M., 6:15 A. M., 8:10
A. M., 9:00 A. M., 12:10 P. M., 3:00 P. M.,
4: 10 P. M., 6:05 P. M., 7:25 P. M., 9:20 P. M.,
1:05 P. M., 6:05 P. M., 7:25 P. M., 9:20 P. M.,
For Goldardor and Psystetoville: *4:10 P. M.
For Goldardor and Fsystetoville: *4:10 P. M.
Talha M. 6:15 A. M., *8:37 A. M.
**10:45 A. M., 11:49 A. M., *2:00 P. M., *2:18
P. M., 6:05 P. M. 6:05 P. M., 8:00 P. M., 9:00
P. M., 11:30 P. M.
*Except Sunday. **Sunday only,
Time of arrive and departure and connections not guaranteed.
C. S. CAMPSELLL D. P. A.

Norfolk and Western Railway

ONLY ALL RAIL LINE TO NORFOLK. Schedule in Effect April 4, 1911, Leave Byrd Street Station, Richmond, FOR NORFOLK: *2:00 A. M., *2:00 P. M., *4:10 P.

Information for Travelers Is furnished by our booklet.

Needful

which is yours for the ask-ing. It will pay you to in-vestigate this, the safest, most convenient and most economical way of carrying your funds when traveling. Write or call for booklet.

First National Bank RICHMOND, VA.

Capital and Surplus, \$2,000,000

You can see your money grow if you put it in our Savings Depart-

Commonwealth Bank

922 East Main Street. Richmond, Va.

Capital One Million Dollars

We wish there were more like him

stitutes one of its best assets.

We refer to the gentleman who recently opened an account with us, and later on said to an official: "I'm going to bring you several new accounts within

a month or so." An unsolicited expression like that produces a very pleasing effect upon a banker's mind. The fact is, the loyal support of a bank's friends and patrons con-

Though invisible, it is nevertheless of great value. And of ours we are proud!

Virginia Trust Co.,